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<p>(21) 国際出願番号 PCT/JP97/04161</p> <p>(22) 国際出願日 1997年11月14日 (14.11.97)</p> <p>(30) 優先権データ 特願平8/316897 1996年11月14日 (14.11.96) JP 特願平9/117681 1997年4月22日 (22.04.97) JP</p> <p>(71) 出願人 (米国を除くすべての指定国について) 松下電器産業株式会社 (MATSUSHITA ELECTRIC INDUSTRIAL CO., LTD.) [JP/JP] 〒571 大阪府門真市大字門真1006番地 Osaka, (JP)</p> <p>(72) 発明者 ; および (75) 発明者 / 出願人 (米国についてのみ) 高山 久 (TAKAYAMA, Hisashi) [JP/JP] 〒156 東京都世田谷区松原4丁目21番22号 Tokyo, (JP)</p> <p>(74) 代理人 弁理士 二瓶正敏 (NIHEI, Masayuki) 〒105 東京都港区芝大門2-4-1 イズミビル Tokyo, (JP)</p>		<p>(81) 指定国 CN, US, 欧州特許 (AT, BE, CH, DE, DK, ES, FI, FR, GB, GR, IE, IT, LU, MC, NL, PT, SE).</p> <p>添付公開書類 国際調査報告書 請求の範囲の補正の期限前であり、補正書受領の際には再公開される。</p>
<p>(54) Title: PERSONAL ELECTRONIC SETTLEMENT SYSTEM, ITS TERMINAL, AND MANAGEMENT APPARATUS</p> <p>(54) 発明の名称 パーソナル電子決済システム及びその端末並びに管理装置</p> <div data-bbox="454 1260 1169 1533"> <pre> graph LR     101[クレジット決済装置] --- 110 --- 108((デジタル公衆網))     108 --- 109 --- 102[サービス提供システム]     102 --- 111 --- 103[決済システム]     100[パーソナル・クレジット端末] --- 107 --- 108     100 --- 106 --- 104[基地局]     104 --- 105 --- 108 </pre> </div> <div data-bbox="698 1554 974 1722"> <p>100 ... personal credit terminal 101 ... credit settlement device 102 ... service providing system 103 ... settlement system 104 ... base station 108 ... public digital network</p> </div> <p>(57) Abstract</p> <p>A settlement means which is excellent in view of safety and convenience is provided. A paying means, a charging means and the settlement means have a plurality of communication means respectively and use different communication systems. The paying means is, for instance, a personal credit terminal (100) which also functions as a digital wireless telephone, and is used for communication with a credit settlement device (101) at a shop by means of an infrared communication port. At the time of payment, the paying means carries out infrared communication with the credit settlement device, and carries out the direct wireless telephone communication with a service providing system (102) which is also a settlement means. Since payment information is exchanged also through the settlement means, wrong charging by the shop side can be avoided. Further, since information acquired by the shop side is limited, the privacy of customers can be secured. Moreover, the sales efficiency can be improved by utilizing electronic receipts.</p>		